

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MICHIGAN
GRAND RAPIDS DIVISION

In re: ERICKSON, LARRY D., JR.
ERICKSON, CINDY L.

§ Case No. 07-09179

§

§

Debtor(s)

§

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under Chapter 7 of the United States Bankruptcy Code on December 10, 2007. The undersigned trustee was appointed on December 10, 2007.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 4,697.42

Funds were disbursed in the following amounts:

Administrative expenses 1,964.68

Payments to creditors 0.00

Non-estate funds paid to 3rd Parties 0.00

Payments to the debtor 0.00

Leaving a balance on hand of ¹ \$ 2,732.74

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing claims in this case was 07/23/2008. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,174.36. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,174.36, for a total compensation of \$1,174.36. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$1.57, for total expenses of \$1.57.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 04/27/2010 By: /s/Jeffrey A. Moyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 07-09179

Trustee: (420410) Jeffrey A. Moyer

Case Name: ERICKSON, LARRY D., JR.
ERICKSON, CINDY L.

Filed (f) or Converted (c): 12/10/07 (f)

\$341(a) Meeting Date: 01/15/08

Period Ending: 04/27/10

Claims Bar Date: 07/23/08

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	2800 N. US23 (007), East Tawas, MI 48730 entiret	225,000.00	0.00	DA	0.00	FA
2	2800 N. US23 (008), East Tawas, MI 48730 ent	325,000.00	0.00	DA	0.00	FA
3	5700 Alabaster Road, National City, Mich	110,000.00	50,000.00	DA	0.00	FA
4	825 1st First Street, Tawas City, MI 48763	113,000.00	35,000.00	DA	0.00	FA
5	Parcel 4 Part of SE 1/4 of SE 1/4 Section 18	12,500.00	0.00	DA	0.00	FA
6	Cash on hand	55.00	0.00	DA	0.00	FA
7	Lake Michigan CU - checking	107.00	0.00	DA	0.00	FA
8	Northland Federal CU	75.00	0.00	DA	0.00	FA
9	Landlord	2,200.00	2,200.00	DA	0.00	FA
10	Normal and usual household goods	2,500.00	0.00	DA	0.00	FA
11	Normal and usual wearing apparel	3,000.00	0.00	DA	0.00	FA
12	Normal and usual jewelry	750.00	0.00	DA	0.00	FA
13	Knights of Columbus	153.00	0.00	DA	0.00	FA
14	Knights of Columbus	258.00	0.00	DA	0.00	FA
15	Morrison Industries Retirement Savings Plan	805.00	0.00	DA	0.00	FA
16	St. Josephs Health System 403(b) Pension Plan	2,140.00	0.00	DA	0.00	FA
17	Trinity Health Retirement Savings Plan 403(b)	1,335.00	0.00	DA	0.00	FA
18	50% interest in Diamond Investment Group, LLC -	1.00	1.00	DA	0.00	FA
19	50% interest in Lake Shore Contracting, LLC - de	1.00	1.00	DA	0.00	FA
20	Larry ERickson Builder, Inc. - defunct corporati	1.00	1.00	DA	0.00	FA
21	1999 Ford E-150 Conversion Van (85,000 miles)	3,500.00	0.00	DA	0.00	FA
22	2002 Ford Taurus	1,500.00	0.00	DA	0.00	FA
23	Non-Exempt 2007 Tax Refudns (u)	11,000.00	11,000.00		4,697.00	FA
24	Poss. Non-Exempt Real Estate	1.00	1.00	DA	0.00	FA
Int	INTEREST (u)	Unknown	N/A		0.42	Unknown
25	Assets Totals (Excluding unknown values)	\$814,882.00	\$98,204.00		\$4,697.42	\$0.00

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 07-09179

Trustee: (420410) Jeffrey A. Moyer

Case Name: ERICKSON, LARRY D., JR.
ERICKSON, CINDY L.

Filed (f) or Converted (c): 12/10/07 (f)

\$341(a) Meeting Date: 01/15/08

Period Ending: 04/27/10

Claims Bar Date: 07/23/08

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					

Major Activities Affecting Case Closing:

04/15/10 Received last payment.

04/12/10 Talked with L. Erickson, he is sending out the \$697.

03/29/10 Waiting on Debtors to pay the last \$697 then ready for TFR.

12/31/09-Served Order Approving First Fee Application on interested parties, e-filed POS. HMK

11/23/09-Filed and served First Fee Application Package for TBG. HMK

10/15/09-debtors paid \$4,000 of the \$697 required to be turned over to trustee. Follow up with balance due no later than 11/15/09. MJH

6/24/09-Sent ltr to R. Cotner re turnover of \$4,697.00 in non-exempt 2007 tax refunds.

5/5/09-Serve Ord Apr App to Emp Attys on int partes, file POS w/ Court.

3/9/09-File Employment Package w/ Court, serve interested parties.

2/25/09-Prepare Employment Package to employ The Bankruptcy Group as attorneys for Trustee.

Initial Projected Date Of Final Report (TFR): December 10, 2009

Current Projected Date Of Final Report (TFR): December 10, 2011

Form 2

Cash Receipts And Disbursements Record

Case Number: 07-09179
Case Name: ERICKSON, LARRY D., JR.
ERICKSON, CINDY L.
Taxpayer ID #: **-***0615
Period Ending: 04/27/10

Trustee: Jeffrey A. Moyer (420410)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****94-65 - Money Market Account
Blanket Bond: \$2,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
10/15/09	{23}	Cindy Erickson	Partial Turnover of non-exempt tax refunds	1224-000	4,000.00		4,000.00
10/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.06		4,000.06
11/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.16		4,000.22
12/22/09		To Account #*****9466	Transfer funds to pay Trustee's attorney fees and expenses.	9999-000		3,638.20	362.02
12/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.12		362.14
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.01		362.15
02/02/10		Wire out to BNYM account 9200*****9465	Wire out to BNYM account 9200*****9465	9999-000	-362.15		0.00

ACCOUNT TOTALS	3,638.20	3,638.20	\$0.00
Less: Bank Transfers	-362.15	3,638.20	
Subtotal	4,000.35	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$4,000.35	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 07-09179
Case Name: ERICKSON, LARRY D., JR.
ERICKSON, CINDY L.
Taxpayer ID #: **-***0615
Period Ending: 04/27/10

Trustee: Jeffrey A. Moyer (420410)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****94-66 - Checking Account
Blanket Bond: \$2,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
12/22/09		From Account #*****9465	Transfer funds to pay Trustee's attorney fees and expenses.	9999-000	3,638.20		3,638.20
12/22/09	101	The Bankruptcy Group, Inc.	Payment of Trustee's attorney fees. Voided on 12/22/09	3110-000		! 3,558.50	79.70
12/22/09	101	The Bankruptcy Group, Inc.	Payment of Trustee's attorney fees. Voided: check issued on 12/22/09	3110-000		! -3,558.50	3,638.20
12/22/09	102	The Bankruptcy Group, Inc.	Payment of Trustee's attorney expenses.	3120-000		79.70	3,558.50
12/22/09	103	The Bankruptcy Group, Inc.	Payment of Trustee's Attorney Fees	3110-000		1,600.00	1,958.50
02/02/10		Wire out to BNYM account 9200*****9466	Wire out to BNYM account 9200*****9466	9999-000	-1,958.50		0.00

ACCOUNT TOTALS	1,679.70	1,679.70	\$0.00
Less: Bank Transfers	1,679.70	0.00	
Subtotal	0.00	1,679.70	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$1,679.70	

Form 2

Cash Receipts And Disbursements Record

Case Number: 07-09179
Case Name: ERICKSON, LARRY D., JR.
ERICKSON, CINDY L.
Taxpayer ID #: **-***0615
Period Ending: 04/27/10

Trustee: Jeffrey A. Moyer (420410)
Bank Name: The Bank of New York Mellon
Account: 9200-*****94-65 - Money Market Account
Blanket Bond: \$2,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
02/02/10		Wire in from JPMorgan Chase Bank, N.A. account *****9465	Wire in from JPMorgan Chase Bank, N.A. account *****9465	9999-000	362.15		362.15
02/26/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.01		362.16
03/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.03		362.19
04/15/10	{23}	Cindy Erickson	Final settlement payment on non-exempt tax refunds	1224-000	697.00		1,059.19
04/27/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0700%	1270-000	0.03		1,059.22
04/27/10		To Account #9200*****9466	Transfer balance of funds for case closing.	9999-000		1,059.22	0.00

ACCOUNT TOTALS	1,059.22	1,059.22	\$0.00
Less: Bank Transfers	362.15	1,059.22	
Subtotal	697.07	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$697.07	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 07-09179
Case Name: ERICKSON, LARRY D., JR.
ERICKSON, CINDY L.
Taxpayer ID #: **-***0615
Period Ending: 04/27/10

Trustee: Jeffrey A. Moyer (420410)
Bank Name: The Bank of New York Mellon
Account: 9200-*****94-66 - Checking Account
Blanket Bond: \$2,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
02/02/10		Wire in from JPMorgan Chase Bank, N.A. account *****9466	Wire in from JPMorgan Chase Bank, N.A. account *****9466	9999-000	1,958.50		1,958.50
03/02/10	10104	The Bankruptcy Group, Inc.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 03/02/2010 FOR CASE #07-09179, Bond Payment	2300-000		6.18	1,952.32
04/23/10	10105	The Bankruptcy Group, Inc.	Payment of Trustee's Attorney Fees	3110-000		278.80	1,673.52
04/27/10		From Account #9200*****9465	Transfer balance of funds for case closing.	9999-000	1,059.22		2,732.74

ACCOUNT TOTALS	3,017.72	284.98	\$2,732.74
Less: Bank Transfers	3,017.72	0.00	
Subtotal	0.00	284.98	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$284.98	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-*****94-65	4,000.35	0.00	0.00
Checking # ***-*****94-66	0.00	1,679.70	0.00
MMA # 9200-*****94-65	697.07	0.00	0.00
Checking # 9200-*****94-66	0.00	284.98	2,732.74
	\$4,697.42	\$1,964.68	\$2,732.74

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Exhibit C

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Case: 07-09179 ERICKSON, LARRY D., JR.

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
Admin Ch. 7 Claims:								
	12/10/07	200	Jeffrey A. Moyer 1547 Godfrey Avenue SW Wyoming, MI 49509 <2100-00 Trustee Compensation>	1,174.36	1,174.36	0.00	1,174.36	1,174.36
	12/10/07	200	Jeffrey A. Moyer 1547 Godfrey Avenue SW Wyoming, MI 49509 <2200-00 Trustee Expenses>	1.57	1.57	0.00	1.57	1.57
Total for Priority 200: 100% Paid				\$1,175.93	\$1,175.93	\$0.00	\$1,175.93	\$1,175.93
Total for Admin Ch. 7 Claims:				\$1,175.93	\$1,175.93	\$0.00	\$1,175.93	\$1,175.93

Priority Claims:

12	06/04/08	570	State of Michigan, Department of Treasury Revenue & Collections Division P.O. Box 30754 Lansing, MI 48909 <5800-00 Claims of Governmental Units> Claim withdrawn 02/24/09.	11,345.56	0.00	0.00	0.00	0.00
14	06/04/08	570	State of Michigan, Department of Treasury Revenue & Collections Division P.O. Box 30754 Lansing, MI 48909 <5800-00 Claims of Governmental Units>	29,893.49	29,893.49	0.00	29,893.49	1,556.81
Total for Priority 570: 5.20786% Paid				\$41,239.05	\$29,893.49	\$0.00	\$29,893.49	\$1,556.81
Total for Priority Claims:				\$41,239.05	\$29,893.49	\$0.00	\$29,893.49	\$1,556.81

Unsecured Claims:

1	02/11/08	610	Yellow Book USA c/o RMS Bankruptcy Recovery Services P.O. Box 5126, Timonium, MD 21094 <7100-00 General Unsecured § 726(a)(2)>	396.00	396.00	0.00	396.00	0.00
2	05/02/08	610	Discover Bank/DFS Services LLC PO Box 3025 New Albany, OH 43054 <7100-00 General Unsecured § 726(a)(2)>	11,078.71	11,078.71	0.00	11,078.71	0.00
3	05/05/08	610	Recovery Management Systems Corporation For GE Money Bank,dba JCPENNEY CREDIT SERVICES,25 SE 2nd Ave Ste 1120 Miami, FL 33131 <7100-00 General Unsecured § 726(a)(2)>	400.85	400.85	0.00	400.85	0.00

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Exhibit C

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Case: 07-09179 ERICKSON, LARRY D., JR.

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
4	05/05/08	610	Recovery Management Systems Corporation For GE Money Bank dba GAP,25 SE 2nd Ave Ste 1120 Miami, FL 33131 <7100-00 General Unsecured § 726(a)(2)>	258.91	258.91	0.00	258.91	0.00
5	05/06/08	610	Portfolio Recovery Associates LLC POB 12914 Norfolk, VA 23541 <7100-00 General Unsecured § 726(a)(2)>	7,134.85	7,134.85	0.00	7,134.85	0.00
6	05/02/08	610	Rigg Land Survey, Inc. 430 M55 Tawas City, MI 48763 <7100-00 General Unsecured § 726(a)(2)>	2,157.50	2,157.50	0.00	2,157.50	0.00
7	05/08/08	610	North Woods Insulation 4141 S. Brodie Rd South Branch, MI 48761 <7100-00 General Unsecured § 726(a)(2)>	592.68	592.68	0.00	592.68	0.00
8	05/09/08	610	White, Kevin & Terry 5299 Rau Road West Branch, MI 48661 <7100-00 General Unsecured § 726(a)(2)>	16,152.96	16,152.96	0.00	16,152.96	0.00
9	05/17/08	610	Recovery Management Systems Corporation For YESSG I,As Assignee of MARYLAND NATIONAL BANK, N,25 SE 2nd Avenue, Suite Miami, FL 33131 <7100-00 General Unsecured § 726(a)(2)>	4,422.50	4,422.50	0.00	4,422.50	0.00
10	05/19/08	610	Stephenson Gracik & Co PC 325 Newman St E Tawas, MI 48730 <7100-00 General Unsecured § 726(a)(2)>	977.96	977.96	0.00	977.96	0.00
11	06/04/08	610	Consumers Energy Company Attn: Michael G. Wilson One Energy Plaza, EP11-451 Jackson, MI 49201 <7100-00 General Unsecured § 726(a)(2)>	915.76	915.76	0.00	915.76	0.00
13	06/04/08	610	State of Michigan, Department of Treasury Revenue & Collections Division P.O. Box 30754 Lansing, MI 48909 <7100-00 General Unsecured § 726(a)(2)> Claim withdrawn on 02/24/09.	2,423.25	0.00	0.00	0.00	0.00

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Exhibit C

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Case: 07-09179 ERICKSON, LARRY D., JR.

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
15	06/04/08	610	State of Michigan, Department of Treasury Revenue & Collections Division P.O. Box 30754 Lansing, MI 48909 <7100-00 General Unsecured § 726(a)(2)>	6,683.22	6,683.22	0.00	6,683.22	0.00
16	06/16/08	610	Centennial Wireless 3811 Illinois Rd Suite 212 Fort Wayne, IN 46804 <7100-00 General Unsecured § 726(a)(2)> Superceded by Claim No. 20.	0.00	0.00	0.00	0.00	0.00
17	06/16/08	610	Centennial Wireless 3811 Illinois Rd Suite 212 Fort Wayne, IN 46804 <7100-00 General Unsecured § 726(a)(2)> Superceded by Claim No. 21.	2,248.68	0.00	0.00	0.00	0.00
18	06/26/08	610	Independent Bank c/o Henry L. Knier, Jr. 900 Washington Avenue Bay City, MI 48708 <7100-00 General Unsecured § 726(a)(2)>	12,084.43	12,084.43	0.00	12,084.43	0.00
19	06/26/08	610	Independent Bank c/o Henry L. Knier, Jr. 900 Washington Avenue Bay City, MI 48708 <7100-00 General Unsecured § 726(a)(2)>	105,142.69	105,142.69	0.00	105,142.69	0.00
20	07/11/08	610	Centennial Wireless 3811 Illinois Rd Suite 212 Fort Wayne, IN 46804 <7100-00 General Unsecured § 726(a)(2)>	365.05	365.05	0.00	365.05	0.00
21	07/11/08	610	Centennial Wireless 3811 Illinois Rd Suite 212 Fort Wayne, IN 46804 <7100-00 General Unsecured § 726(a)(2)>	2,248.68	2,248.68	0.00	2,248.68	0.00
22	07/21/08	610	Stock Building Supply, LLC c/o Beth I. deBaptiste (P53401), 100 W. Long Lake Road, Suite 200, PO Box 1134 Bloomfield Hills, MI 48303-1134 <7100-00 General Unsecured § 726(a)(2)>	51,255.27	51,255.27	0.00	51,255.27	0.00
Total for Priority 610: 0% Paid				\$226,939.95	\$222,268.02	\$0.00	\$222,268.02	\$0.00
Total for Unsecured Claims:				\$226,939.95	\$222,268.02	\$0.00	\$222,268.02	\$0.00
Total for Case :				\$269,354.93	\$253,337.44	\$0.00	\$253,337.44	\$2,732.74

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 07-09179

Case Name: ERICKSON, LARRY D., JR.

Trustee Name: Jeffrey A. Moyer

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i> <u>Jeffrey A. Moyer</u>	\$ <u>1,174.36</u>	\$ <u>1.57</u>
<i>Attorney for trustee</i> _____	\$ _____	\$ _____
<i>Appraiser</i> _____	\$ _____	\$ _____
<i>Auctioneer</i> _____	\$ _____	\$ _____
<i>Accountant</i> _____	\$ _____	\$ _____
<i>Special Attorney for trustee</i> _____	\$ _____	\$ _____
<i>Charges,</i> <u>U.S. Bankruptcy Court</u>	\$ _____	\$ _____
<i>Fees,</i> <u>United States Trustee</u>	\$ _____	\$ _____
<i>Other</i> _____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
-------------------------	-------------	-----------------

Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$29,893.49 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>14</u>	State of Michigan, Department of Treasury	\$ <u>29,893.49</u>	\$ <u>1,556.81</u>

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 222,268.02 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1</u>	Yellow Book USA	\$ <u>396.00</u>	\$ <u>0.00</u>
<u>2</u>	Discover Bank/DFS Services LLC	\$ <u>11,078.71</u>	\$ <u>0.00</u>
<u>3</u>	Recovery Management Systems Corporation	\$ <u>400.85</u>	\$ <u>0.00</u>
<u>4</u>	Recovery Management Systems Corporation	\$ <u>258.91</u>	\$ <u>0.00</u>
<u>5</u>	Portfolio Recovery Associates LLC	\$ <u>7,134.85</u>	\$ <u>0.00</u>
<u>6</u>	Rigg Land Survey, Inc.	\$ <u>2,157.50</u>	\$ <u>0.00</u>
<u>7</u>	North Woods Insulation	\$ <u>592.68</u>	\$ <u>0.00</u>
<u>8</u>	White, Kevin & Terry	\$ <u>16,152.96</u>	\$ <u>0.00</u>
<u>9</u>	Recovery Management Systems Corporation	\$ <u>4,422.50</u>	\$ <u>0.00</u>

<u>10</u>	<u>Stephenson Gracik & Co PC</u>	<u>\$ 977.96</u>	<u>\$ 0.00</u>
<u>11</u>	<u>Consumers Energy Company</u>	<u>\$ 915.76</u>	<u>\$ 0.00</u>
<u>15</u>	<u>State of Michigan, Department of Treasury</u>	<u>\$ 6,683.22</u>	<u>\$ 0.00</u>
<u>18</u>	<u>Independent Bank</u>	<u>\$ 12,084.43</u>	<u>\$ 0.00</u>
<u>19</u>	<u>Independent Bank</u>	<u>\$ 105,142.69</u>	<u>\$ 0.00</u>
<u>20</u>	<u>Centennial Wireless</u>	<u>\$ 365.05</u>	<u>\$ 0.00</u>
<u>21</u>	<u>Centennial Wireless</u>	<u>\$ 2,248.68</u>	<u>\$ 0.00</u>
<u>22</u>	<u>Stock Building Supply, LLC</u>	<u>\$ 51,255.27</u>	<u>\$ 0.00</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

CERTIFICATE OF NOTICE

District/off: 0646-1
Case: 07-09179

User: schlumcm
Form ID: pdf036

Page 1 of 2
Total Noticed: 89

Date Rcvd: May 18, 2010

The following entities were noticed by first class mail on May 20, 2010.

db +Cindy L. Erickson, 4683 Grantwood Ave. SE, Kentwood, MI 49508-4535
db +Larry D. Erickson, Jr., 4683 Grantwood Ave. SE, Kentwood, MI 49508-4535
cr +Anthony J Johnson, 1684 Lake Ave, #4, Clearwater, FL 33756-6304
cr +Independent Bank, Curtis D. Rypma, SCHENK, BONCHER & RYPMA, 601 Three Mile Road, N.W.,
Grand Rapids, MI 49544-8222
4845646 +A & S Collection Assoc., Inc., POB 395, Williamstown, VT 05679-0395
4845648 AT & T, POB 7951, Westbury, NY 11590
4845649 AT & T, POB 8100, Aurora, IL 60507-8100
4845647 +Accident Fund Ins Co Of America, POB 3100, Naperville, IL 60566-7100
4845650 +Baldwin Township, C/O Treasurer, 1119 Monument Road, Tawas City, MI 48763-9266
4845651 Bank Of America, POB 15726, Wilmington, DE 19886-5726
4845652 +Barry Schley, 1095 S. Lorenz Road, Tawas City, MI 48763-9577
4845653 +Bay City Times, 311 Fifth Street, Bay City, MI 48708-5853
4845654 +Beaverton Transity Mix, Inc, C/O Douglas Jacobson, 348 W. Cedar Ave, Gladwin, MI 48624-2022
4845655 Bernard Building Center, C/O Servco Credit, POB 1537, Traverse City, MI 49685-1537
4845656 +Bronson & Miglaccio, LLP, 415 Lawrence Bell Drive, Williamsville, NY 14221-7805
4845658 CBE Group Inc, Re: Dish Network, POB 2635, Waterloo, IA 50704-2635
4845657 Capital One Bank, Bankruptcy Unit, POB 85667, Richmond, VA 23285
5042847 +Centennial Wireless, 3811 Illinois Rd Suite 212, Fort Wayne, IN 46804-1217
4845660 Centennial Wireless, POB 9001094, Louisville, KY 40290-1094
4845659 Centennial Wireless, CBCS, POB 163250, Columbus, OH 43216-3250
4845662 +City Of Tawas City, 516 Oak Street, Tawas City, MI 48763-9337
4845663 City Of Tawas City, POB 568, Tawas City, MI 48764-0568
4845664 Consumers Energy, Lansing, MI 48937-0001
5014592 +Consumers Energy Company, Attn: Michael G. Wilson, One Energy Plaza, EP11-451,
Jackson, MI 49201-2357
4845665 +Creditors Financial Group, POB 440290, Aurora, CO 80044-1500
4845666 Deluxe Business Checks & Solutions, POB 742572, Cincinnati, OH 45274-2572
4845667 +Dennis J. Bessey, JD, MGT, 664 Aulerich Rd, E. Tawas, MI 48730-9339
4845668 +Dexter, Jeff And Shannon, 8520 Woodbridge Drive, Davison, MI 48423-8394
4845671 +Elmer's Crane & Dozer, Inc., 3600 Rennie School Rd, Traverse City, MI 49684-9170
4845672 +Erickson, Cliff & Charlotte, 6157 N. US23, Oscoda, MI 48750-9716
4845673 +Erickson, Larry & Darlene, 516 E. Lincoln Street, E Tawas, MI 48730-1432
4845674 Fischer, Mike, 4288 M-55, Tawas City, MI 48763
4845675 Ford Motor Credit Company, POB 6508, Mesa, AZ 85216-6508
4845676 +Freel & Freel, PC, 231 Newman Street, East Tawas, MI 48730-1294
4845677 +Gennrich, Peter & Susan, 3460 Forest Meadow Ct, Saginaw, MI 48603-1664
4845678 Home Depot, Credit Services, Processing Department, Des Moines, IA 50368-9100
4845679 +Independent Bank, 623 Washington Ave, Bay City, MI 48708-5727
5050312 +Independent Bank, c/o Henry L. Knier, Jr., 900 Washington Avenue, Bay City, MI 48708-5704
4845680 +Independent Mortgage Company, Central Michigan, 230 West Mail Street, Ionia, MI 48846-1617
4845681 J C Penney, POB 96001, Orlando, FL 32876-0001
4845682 +Johnson, Anthony, C/O A&S Collection, POB 395, Williamston, VT 05679-0395
4845683 Kee Investments, 2356 Christy Way North, Saginaw, MI 48603
4845684 +L J Ross, POB 1838, Ann Arbor, MI 48106-1838
4845685 +Lopatowski, Andy, 924 Lake Street, Tawas City, MI 48763-9323
4845686 MBNA America, POB 15137, Wilmington, DE 19886-5137
4845687 +Michigan Metronet Inc, C/O Weber & Olcese PLC, 3250 W Big Beaver Rd #124,
Troy, MI 48084-2902
4845688 +Miller's Redi-Mix, Inc., 6218 S Wright Rd, Westphalia, MI 48894-9219
4845689 +Muller Muller Richmond Harms, 314 Munson Ave, Traverse City, MI 49686-3089
4845690 +NCB Management Service Inc., POB 1099, Langhorne, PA 19047-6099
4845691 NCO Financial Systems, Re: GAP, POB 15740, Wilmington, DE 19850-5740
4845692 NES, Re: Bank Of America, 29125 Solon Road, Solon, OH 44139-3442
4845693 Nextel, POB 4191, Carol Stream, IL 60197-4191
4845694 +North Woods Building Products, LLC, 5130 M13, Standish, MI 48658-9470
4845695 +North Woods Insulation, 4141 S. Brodie Rd, South Branch, MI 48761-9711
4845696 +OCE Imagistics, Inc., 7555 E Hampton Ave #200, Denver, CO 80231-4833
4845697 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates LLC, POB 12914, Norfolk, VA 23541)
4845698 +Print-N-Go, 1769 E. US Hwy 23, E. Tawas, MI 48730-9393
4845699 +Pung, Judy, 1149 Bay Drive, Tawas City, MI 48763-9315
4845700 +Receivables Management, POB 1385, Saginaw, MI 48605-1385
4845701 +Rehmann Receivables, Re: Covenant Health, POB 1385, Saginaw, MI 48605-1385
4845702 +Rigg Land Survey, Inc., 430 M55, Tawas City, MI 48763-9239
4845703 +Schaaf & Associates Construction, POB 549, E Tawas, MI 48730-0549
4845704 Schaaf Lumber Co, 1785 US23, E Tawas, MI 48730
4845705 +Schley, Barry & Dionne, 1095 S. Lorenz Road, Tawas City, MI 48763-9577
4845706 +Shermeta Adams & VonAllmen PC, 445 S Livernois #333, Rochester Hills, MI 48307-2577
4845707 Sprint, POB 4191, Carol Stream, IL 60197-4191
4845708 +State Of Michigan, Bankruptcy-Claims Unit, POB 30168, Lansing, MI 48909-7668
5014958 +State Of Michigan, Department of Treasury, Revenue & Collections Division, P.O. Box 30754,
Lansing, MI 48909-8254
4845709 +Stephenson Gracik & Co PC, 325 Newman St, E Tawas, MI 48730-1213
5072738 Stock Building Supply, LLC, c/o Beth I. deBaptiste (P53401), 100 W. Long Lake Road, Suite 200,
PO Box 1134, Bloofield Hills, MI 48303-1134
4845710 +Stock Lumber Company, 46401 Erb Dr, Macomb, MI 48042-5313
4845711 +Sunrise Disposal Services, Inc., 29 E Timerick Rd, Tawas City, MI 48763-9364
4845712 +Tawas Hardware, POB 746, Tawas City, MI 48764-0746
4845713 The Children's Place, POB 689126, Des Moines, IA 50368-9126
4845714 +Thunberg Auto Parts, 604 E. Bay St, E. Tawas, MI 48730-1561
4845715 Trauner Cohen & Thomas, 2880 Dresden Dr, Atlanta, GA 30341-3920
4845716 +Tyler & Tyler PC, POB 151, E Tawas, MI 48730-0151

District/off: 0646-1
Case: 07-09179

User: schlumcm
Form ID: pdf036

Page 2 of 2
Total Noticed: 89

Date Rcvd: May 18, 2010

4845717 +White, Kevin & Terry, 5299 Rau Road, West Branch, MI 48661-9649
4845718 Yellow Book Advertising, POB 6448, Carol Stream, IL 60197-6448
4893560 +Yellow Book USA, c/o RMS Bankruptcy Recovery Services, P.O. Box 5126,
Timonium, Maryland 21094-5126, Telephone Number: (410) 773-4088

The following entities were noticed by electronic transmission on May 18, 2010.

cr +E-mail/PDF: rmscedi@recoverycorp.com May 19 2010 00:32:14
Recovery Management Systems Corporation, For Great Seneca Financial Corporation,
as assignee of Household, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4845661 E-mail/PDF: BANKRUPTCYEBN@CHARTERCOM.COM May 19 2010 00:24:38 Charter Communications,
3355 Walker Ave NW, Walker, MI 49544-9108
4845669 E-mail/PDF: mrdiscen@discoverfinancial.com May 19 2010 00:25:01 Discover Card, POB 15251,
Wilmington, DE 19886-5251
4845670 E-mail/Text: bruptl@dteenergy.com DTE Energy, POB 2859,
Detroit, MI 48260-0001
4985094 +E-mail/PDF: mrdiscen@discoverfinancial.com May 19 2010 00:25:01
Discover Bank/DFS Services LLC, PO Box 3025, New Albany Ohio 43054-3025
4853790 E-mail/PDF: rmscedi@recoverycorp.com May 19 2010 00:32:13
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
4985947 +E-mail/PDF: rmscedi@recoverycorp.com May 19 2010 00:32:13
Recovery Management Systems Corporation, For GE Money Bank, dba JCPENNEY CREDIT SERVICES,
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
4997812 +E-mail/PDF: rmscedi@recoverycorp.com May 19 2010 00:32:13
Recovery Management Systems Corporation, For YESSG I,
As Assignee of MARYLAND NATIONAL BANK, N, 25 SE 2nd Avenue, Suite 1120, Miami FL 33131-1605
4985983 +E-mail/PDF: rmscedi@recoverycorp.com May 19 2010 00:32:12
Recovery Management Systems Corporation, For GE Money Bank, dba GAP,
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr* +State of Michigan, Department of Treasury, Revenue & Collections Division, P.O. Box 30754,
Lansing, MI 48909-8254

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2010

Signature:

